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Steven B. Courtright

Name of Applicants, Assignee, or Registered Representative

[Handwritten Signature]

Signature

July 21, 2006

Date of Signature

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the application of:

Gary Chodes

Serial No.: 09/910,859

Filed: July 24, 2001

For: Method and System for Affluent
Retiree Advance

Group Art Unit: 3628

Examiner: Harbeck, T.

RESPONSE TO OFFICE ACTION

Mail Stop - Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Responsive to the office action mailed February 14, 2006, entry of the following amendment is respectfully requested.